

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael J. Petrilla, Jr.  
Karen L. Petrilla  
Debtors

Case No. 21-00991-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 03, 2021

User: AutoDocke  
Form ID: 309I

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Petrilla, Jr., Karen L. Petrilla, 2305 Bradley Drive, Harrisburg, PA 17110-9510
tr	++ JACK N ZAHAROPOULOS, ATTN CHAPTER 13 TRUSTEE, 8125 ADAMS DRIVE SUITE A, HUMMELSTOWN PA 17036-8625 address filed with court.; Jack N Zaharopoulos, Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
5407312	Apothaker Scian PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
5407315	+ Capital One, PO Box 71087, Charlotte, NC 28272-1087
5407317	+ Cawley & Bergman, LLC, 550 Broad St., Suite 1001, Newark, NJ 07102-4542
5407323	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226
5407327	+ Lincoln Automotive Financial, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000
5407330	+ Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
5407331	National Energy Improvement Fund, PO Box 9000, Fort Washington, PA 19034-9000
5407332	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
5407334	Peerless Credit Services Inc, PO Box 518, Middletown, PA 17057-0518
5407335	Pinnacle ABC, PO Box 829791, Philadelphia, PA 19182-9791
5407336	Professional Account Management, LL, Po Box 1153, Milwaukee, WI 53201-1153
5407339	+ Radius Global Solutions, LLC, PO Box 390905, Mail Code CBK10, Minneapolis, MN 55439-0905
5407341	+ Riverside Anesthesia, 1 Rutherford Road, Suite 101, Harrisburg, PA 17109-4540
5407344	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5407343	+ United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310
5407329	++ WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001 address filed with court.; Meridian Financial Services, Inc., Attn: Bankruptcy, Po Box 1410, Asheville, NC 28802
5407345	+ Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock, TX 78681-8004
5407346	Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jhr@cclawpc.com	May 03 2021 19:09:00	Johanna Hill Rehkamp, Cunningham, Chernicoff & Warshawsky, PC, P.O. Box 60457, 2320 N. Second Street, Harrisburg, PA 17106
tr	Email/Text: info@pamd13trustee.com	May 03 2021 19:09:00	Jack N Zaharopoulos, Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDJOJ.GOV	May 03 2021 19:10:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	May 03 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5407313	EDI: BANKAMER.COM	May 03 2021 22:53:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5407314	Email/Text: cms-bk@cms-collect.com	May 03 2021 19:10:00	Capital Management Services, LP, 698 1/2 South Ogden, PO Box 964, Buffalo, NY 14206-2317
5407316	+ Email/Text: bankruptcy@cavps.com		

District/off: 0314-1  
Date Rcvd: May 03, 2021

User: AutoDocke  
Form ID: 309I

Page 2 of 3  
Total Noticed: 41

		May 03 2021 19:10:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
5407319	+ EDI: CITICORP.COM		
		May 03 2021 22:53:00	Citibank, Citicorp Credit Svcs/Cent. Bk dept, Po Box 790034, St Louis, MO 63179-0034
5407320	+ EDI: CITICORP.COM		
		May 03 2021 22:53:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5407321	+ Email/Text: mediamanagers@clientservices.com		
		May 03 2021 19:09:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5407322	+ EDI: CCS.COM		
		May 03 2021 22:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5407328	EDI: CITICORP.COM		
		May 03 2021 22:53:00	Macys, P.O. Box 8228, Mason, OH 45040
5407324	EDI: FORD.COM		
		May 03 2021 22:53:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
5407325	Email/Text: GCSBankruptcy@gcserv.com		
		May 03 2021 19:09:00	GC Services Limited Partnership, PO Box 1280, Oaks, PA 19456-1280
5407318	EDI: JPMORGANCHASE		
		May 03 2021 22:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5407326	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 03 2021 19:09:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5407333	+ EDI: NAVIENTFKASMSERV.COM		
		May 03 2021 22:53:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
5407337	+ Email/Text: bankruptcyntices@psecu.com		
		May 03 2021 19:10:00	PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5407338	+ Email/Text: bankruptcyteam@quickenloans.com		
		May 03 2021 19:10:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5407340	+ Email/PDF: resurgentbknofications@resurgent.com		
		May 03 2021 19:08:28	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5407342	+ EDI: RMSC.COM		
		May 03 2021 22:53:00	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5407559	+ EDI: RMSC.COM		
		May 03 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-1  
Date Rcvd: May 03, 2021

User: AutoDocke  
Form ID: 309I

Page 3 of 3  
Total Noticed: 41

Date: May 05, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	jzaharopoulos@pamd13trustee.com
Johanna Hill Rehkamp	on behalf of Debtor 2 Karen L. Petrilla jhr@cclawpc.com jlaughman@cclawpc.com;jbartley@cclawpc.com
Johanna Hill Rehkamp	on behalf of Debtor 1 Michael J. Petrilla Jr. jhr@cclawpc.com, jlaughman@cclawpc.com;jbartley@cclawpc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	<b>Michael J. Petrilla, Jr.</b>	Social Security number or ITIN: xxx-xx-9035
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<b>Karen L. Petrilla</b>	Social Security number or ITIN: xxx-xx-8919
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 4/30/21
Case number:	1:21-bk-00991-HWV	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael J. Petrilla, Jr.	Karen L. Petrilla
<b>2. All other names used in the last 8 years</b>	aka Michael J. Petrilla	
<b>3. Address</b>	2305 Bradley Drive Harrisburg, PA 17110	2305 Bradley Drive Harrisburg, PA 17110
<b>4. Debtor's attorney</b> Name and address	Johanna Hill Rehkamp Cunningham, Chemicoff & Warshawsky, PC P.O. Box 60457 2320 N. Second Street Harrisburg, PA 17106	Contact phone (717) 238-6570 Email: <a href="mailto:jhr@cclawpc.com">jhr@cclawpc.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Jack N Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: <a href="mailto:jzaharopoulos@pamd13trustee.com">jzaharopoulos@pamd13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 5/3/21

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

page 2